

GROUP POLICY AMENDMENT NO. 2

Attached to and made a part of Group Policy 641996-D issued to
City of Riverside as Policyholder.

Effective August 1, 2008, and subject to the **Active Work Provisions**, the Schedule Of Insurance portion of the **Coverage Features** is amended to provide the following Plan 1 (basic) Life Insurance Benefit:

Life Insurance Benefit:

Plan 1 (basic):

Class 1, 2 and 3: 2 times your Annual Earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. The maximum amount is \$700,000.

Class 4: \$75,000

Class 5: \$6,000

Class 6, 7 and 8: \$10,000

Class 9: 1 times your Annual Earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. The maximum amount is \$500,000.

AD&D Insurance Benefit:

Class 1-4: The amount of your AD&D Insurance Benefit is equal to the amount of your Life Insurance Benefit. The amount payable for certain Losses is less than 100% of the AD&D Insurance Benefit. See AD&D Table Of Losses.

Class 5-9: Not applicable. You are not eligible for AD&D Insurance Benefit, Seat Belt Benefit, Career Adjustment Benefit, and Higher Education Benefit.

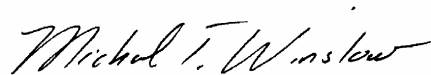
After you reach age 65, the amount of your insurance will be reduced according to the Reductions in Insurance shown in the **Coverage Features**.

STANDARD INSURANCE COMPANY

By



President



Secretary